# Benefits at a Glance

## Part-Time Professional Employees, Library & 12 Month Faculty – UUP

**Binghamton University**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Eligibility</th>
<th>Effective Date</th>
<th>Bi-Weekly Premium **</th>
</tr>
</thead>
</table>
Annual Salary  
Below $47,024  
Individual $50.89  
Family $219.75  
Annual Salary of  
$47,024 OR ABOVE:  
Individual $67.85  
Family $261.73  

*HMO Blue:*  
Annual Salary  
Below $47,024  
Individual $46.44  
Family $195.73  
Annual Salary of  
$47,024 OR ABOVE:  
Individual $61.91  
Family $233.33  

*MVP:*  
Annual Salary  
Below $47,024  
Individual $53.90  
Family $197.41  
Annual Salary of  
$47,024 OR ABOVE:  
Individual $70.39  
Family $235.91  

*CDPHP:*  
Annual Salary  
Below $47,024  
Individual $43.60  
Family $182.66  
Annual Salary of  
$47,024 OR ABOVE:  
Individual $58.14  
Family $217.79  

*BI WEEKLY PREMIUM **:  

** UUP contract: part-time professional employees hired on or after 1/1/19 shall pay the health premium based on employee’s appointment-letter salary annualized to a full-time equivalent salary.
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<th><strong>COST</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental and Vision Plans</td>
<td>Partial reimbursement for services through participating and non-participating providers. For more info go to: <a href="http://www.uupinfo.org">www.uupinfo.org</a> and click on Benefits</td>
<td>Must be eligible for health insurance</td>
<td>42 day waiting period from beginning of professional obligation.</td>
<td>Jointly funded by UUP and New York State</td>
</tr>
</tbody>
</table>
| Retirement Systems   | Options  
TRS (Teachers’ Retirement System) and ERS (Employees’ Retirement System): Defined benefit plans; benefits are based on final five years average salary and years of employment.  
For more info go to: www.nystrs.org or http://www.osc.state.ny.us/retire/index.htm  
OPTIONAL RETIREMENT PROGRAM: TIAA, Voya, AIG, or Fidelity - Defined contribution plan; benefits are based on employer and employee contributions and the success of the investments. Employer contribution is 8% of salary for first seven years of service; 10 % of salary thereafter.  
For more info go to: http://www.suny.edu/retirement/orp/#d.en.10525  
Membership for part-time employees is optional in TRS and ERS.  
ORP membership is available to part-time employees with TERM appointments.  
Vested after 5 years of full-time service.  
Vested after 366 days in ORP; may be immediately vested with existing TIAA, Fidelity, Voya or AIG contracts  
Employee contribution is based on salary, as follows:  
$45,000 and under: 3%  
$45,000.01 – $55,000: 3.5%  
$55,000.01 – $75,000: 4.5%  
$75,000.01 – $100,000: 5.75%  
More than $100,000: 6%.  
| Employees represented by UUP.  
Date employee is placed on payroll.  
No cost to employee.  
Employee contributions through salary reduction subject to IRS limitations. No employer contribution. |
| Life Insurance       | $10,000 group life insurance plan.  
For more info go to: www.uupinfo.org                                                                                                                                          | Employees represented by UUP.                                                                                      | Date employee is placed on payroll.                                                                                       | No cost to employee.  
Employee contributions through salary reduction subject to IRS limitations. No employer contribution. |
| Flexible Spending Accounts | **Dependent Care Advantage Account**: A portion of salary is designated by employee to cover child, elder and dependent care expenses with tax-free dollars.  
**Health Care Advantage Spending Account**: A portion of salary is designated by employee to cover unreimbursed health-related expenses with tax-free dollars.  
**Adoption Advantage Option**: A portion of salary is designated by employee for expenses related to the adoption of an eligible child.  
Visit http://www.flexspend.ny.gov/ and select Enrollment Information for details  
| Must be receiving regular bi-weekly paychecks.  
Must be annual salaried employee and eligible for health insurance.  
Visit http://www.flexspend.ny.gov/ and select Enrollment Information for details  
New employees become eligible after completion of 60 consecutive days of state service, and must enroll within 60 days of hire date or during annual open enrollment period.  
Enrollment does not automatically carry over each plan year | Tax Deferred Annuities & Roth After-Tax 403(b) Options | After-tax and deferred tax retirement savings/investment plans  
Employee contributions through salary reduction subject to IRS limitations. No employer contribution. |
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<td>New York State Deferred</td>
<td>Voluntary savings program designed to provide funds in retirement.</td>
<td>Upon employment.</td>
<td>Choice of employee.</td>
<td>Employee contributions through salary reduction subject to IRS</td>
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<tr>
<td>Compensation</td>
<td>For more information or to enroll go to:</td>
<td></td>
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<td>limitations. No employer contribution.</td>
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<td></td>
<td><a href="http://www.nysdcp.com">www.nysdcp.com</a> or call 1-800-422-8463</td>
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<tr>
<td>Long Term Disability Coverage</td>
<td>Monthly income benefit equal to 60 percent of covered monthly salary, not to exceed $7,500 a month; also provides a monthly annuity premium benefit.</td>
<td>Employee must be eligible for benefits.</td>
<td>First of the month following one year anniversary. If you were covered by a previous employer within the last 3 months with a similar plan, the waiting period may be waived.</td>
<td>No cost to employee.</td>
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<td></td>
<td>For more information go to:</td>
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<td><a href="http://www.suny.edu/insurance/ltd/">http://www.suny.edu/insurance/ltd/</a></td>
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<tr>
<td>Tuition Assistance</td>
<td>Partial assistance is available through the UUP Space Available Program or (based on funding) the SUNY Tuition Waiver Program.</td>
<td>Appointment must cover period of support.</td>
<td>Upon employment.</td>
<td>No cost to the employee for this benefit.</td>
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<tr>
<td></td>
<td><a href="https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html">https://binghamton.edu/offices/human-resources/benefits/tuition-assistance.html</a></td>
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<td></td>
<td>Employee pays course fees</td>
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<td>Contact Luanne Stento/HR for more information</td>
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<td>Holidays</td>
<td>Eligible for up to 13 holidays per year (refer to UUP Contract for eligibility clarification)</td>
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<tr>
<td>Vacation and Sick Leave</td>
<td>Employes Who Work</td>
<td>Days Earned for each Vacation and Sick Leave</td>
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<tr>
<td></td>
<td>.20 to &lt; .40 FTE (full-time equivalent)</td>
<td>.25 day per month</td>
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<tr>
<td></td>
<td>.40 to &lt; .60 FTE</td>
<td>.50 day per month</td>
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<tr>
<td></td>
<td>.60 to &lt; .80 FTE</td>
<td>1.0 day per month</td>
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<tr>
<td></td>
<td>.80 to &lt; 1.0 FTE</td>
<td>1.25 days a month</td>
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<tr>
<td>Paid Family Leave</td>
<td>Provides job-protected, paid leave for eligible employees to bond with new child, care for family member with serious health issue &amp; assist with family pressures when military service abroad is necessary.</td>
<td>Funded through contributions taken as payroll deductions</td>
<td>Visit <a href="https://www.suny.edu/benefits/news/2018announcements/pfl/">https://www.suny.edu/benefits/news/2018announcements/pfl/</a> for details</td>
<td></td>
</tr>
<tr>
<td>IMPORTANT PAYROLL INFORMATION</td>
<td>The State of New York compensates employees biweekly based on a Thursday to Wednesday work week. New York State employees are subject to a two week &quot;lag&quot; payroll system which means you are paid two weeks after the end of a two-week pay period. For more information:</td>
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</tbody>
</table>

New employees cannot be placed on the payroll or issued parking permits or ID cards until they have completed their I-9's and the required personnel/payroll forms indicated in their offer letter.

January 2022